Housing loans to construct LIG Houses

1629. SHRI ANIL SHARMA: Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVIATION be pleased to state:

(a) whehter under the Low Income Group Housing Scheme, loans were sanctioned by Government, against repayment, to various agencies including Cantonment Boards at Agra, Meerut jalandhar and Dehu Road to construct Low Income Group Colonies;

(b) if so, the details of the loan sanctioned to the above Cantonment Boards with date and condition/period of repayment;

(c) the position with regard to payment of the Principal and the interest thereon and the time taken in repayment Board-wise; and

(d) the price fixed for the Houses including the cost of land?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN DEVELOPMENT AND POVERTY ALLEVIATION (SHRI PON RADHAKRISHNAN): (a) There is no scheme under Ministry of Urban Development & Poverty Alleviation to provide direct loan assistance for construction of houses in urban areas for low income groups. However,, Housing & Urban Development Corporation Ltd. (HUDCO), a PSU under administrative control of this Ministry provides loans to borrowing agencies for eligible housing schemes as per its guidelines. No housing scheme for Law Income Group was sanctioned for Cantonment Boards at Agra, Meerut, Jalandhar and Dehu Road.

(b) to (d) Does not arise.

Low Income Group Housing Scheme by cantonment boards at Agra, Meerut, etc.

1630. SHRI ANIL SHARMA: Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVIATION be pleased to state:

(a) whether for the construction of hosues under the Low Income Group Housing Scheme the constructing agencies *i.e.,* cantonment Boards at Agra, Meerut, Jalandhar and Dehu Road borrowed loan from his Ministry;

(b) whether as per the scheme the constructing agency cannot earn any element of profit from the houses, but would benefit the occupants on "No Loss No Profit" basis; and

(c) whether the constructing agency cannot be the permanent owner of houses but will sell them on outright sale or hire purchase basis to its occupants allocating not more than 25 percent houses to its own employees?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN DEVELOPMENT AND POVERTY ALLEVIATION (SHRI PON RADHAKRISHNAN): (a) There is no scheme under Ministry of Urban Development & Poverty Alleviation to provide direct loan assistance for construction of houses in urban areas for low income groups. However, Housing & Urban Development Corporation Ltd. (HUDCO), a PSU under administrative control of this Ministry provides loans to borrowing agencies for eligible housing schemes as per its guidelines. HUDCO has not sanctioned loan to Cantonment Boards at Agra, Meerut, Jalandhar and Dehu Road to construct Low Income Group colonies.

(b) and (c) HUDCO is the financing agency. Actual construction/ allotment is done by the borrowing agencies. The profit/allotment criteria is decided by these agencies.

Poverty alleviation Schemes

1631. SHRI THANGA TAMIL SELVAN: Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVIATION be pleased to state:

(a) the details of the ongoing poverty alleviation schemes;

(b) whether these schemes have helped in bringing the people above the poverty line;

(c) whether any time frame has been fixed for eradicating poverty completely; and

(d) if so, the details thereof?